SEC Form 4

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). Ш

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* GARCIA PAUL R				Name and Ticker of BAL PAYME					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
								— x	Director	10% Owner				
(Last) (First) (Middle)				3. Date of Earliest Transaction (Month/Day/Year) 09/01/2006						Officer (give title below)	Other below)	(specify		
10 GLENLAKE PARKWAY										Presiden	t and CEO			
NORTH TOWER				4. If Amendment, Date of Original Filed (Month/Day/Year)						6. Individual or Joint/Group Filing (Check Applicable Line)				
(Street)									X	Form filed by One I Form filed by More		ng Person		
ATLANTA	GA	30328												
(City)	(State)	(Zip)												
		Table I - No	n-Derivative S	ecurities Acq	uired,	Disp	osed of, or	Benefic	ially Ow	rned				
Date			2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities A Disposed Of (5. Amount of Securities Beneficially Owned Following Reported Transaction(s)		7. Nature of Indirect Beneficial Ownership (Instr. 4)		
			Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)		(1150.4)				
Common Stock			09/01/2006		М		10,000	Α	\$ <mark>0</mark>	281,342	D			
Common Stock			09/01/2006		S		10,000	D	\$ <mark>0</mark>	271,342	D			
Common Stock										898	I	By 401(k)		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		Derivative Security (Instr. 5)	Owned Following Reported		11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Transaction(s) (Instr. 4)		
Stock Option (right to buy)	\$7.33	09/01/2006		М			10,000	(1)	12/19/2010	Common Stock	10,000	\$ <mark>0</mark>	181,366	D	

Explanation of Responses:

1. This option will become exercisable in the following increments: 20% on December 19, 2002, 25% on December 19, 2003, 25% on December 19, 2004 and 30% on December 19, 2005.

Remarks:

By: Suellyn P. Tornay	
** Signature of Reporting Person	

09/05/2006

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

 * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

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